United States Bankruptcy Court for the Southern District of New York One Bowling Green, Room 610 New York, NY 10004-1408

Attn: Honorable Robert D. Drain, United States Bankruptcy Judge

## Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005 Document # 14705 to Cancel Salaried OPEB (Health Care Benefits & Life Insurance Benefits) for Certain Salaried Employees and all Retirees & their Surviving Spouses (the "Motion")

## **Dear Judge Drain:**

This letter is to express my concerns with Document #14705, filed by Delphi Corporation on February 4, 2009, asking the court to cancel all health insurance and life insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

## Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve (12) days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make; just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care & life insurance) which will cause financial hardship for every retiree, et. als. It will have huge impacts, not only on the retirees and soon-to-retire, but also every community where retirees live.

With the current state of the economy, retirees, who had saved for retirement in their Stock Savings Plans, have lost 40 - 60 % of their savings. As you know, the cost of living has increased significantly in the last two (2) years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care and life insurance benefits for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost becomes a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that for each of the 15,000 + retirees and soon-to-retire whom will be negatively impacted by this action, they will be looking to you for your consideration when making the decision concerning Document #14705, dated February 4, 2009.

## We ask you to please **<u>REJECT</u>** this motion.

Sincerely yours,

/s/ Richard T. Cruse

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